



South Carolina Department of Insurance

Division of Consumer and Individual Licensing Services
Capital Center
1201 Main Street, Suite 1000
Columbia, South Carolina 29201

Mailing Address:
P. O. Box 100105, Columbia, SC 29202-3105
Telephone: (803) 737-6150

MARK SANFORD
Governor

SCOTT RICHARDSON
Director of Insurance

GENERAL QUESTIONS AND ANSWERS

1. What is your mailing address?

South Carolina Department of Insurance (SCDOI)
P.O. Box 100105
Columbia, SC 29202-3105

2. What is your physical address for personal or overnight delivery?

South Carolina Department of Insurance (SCDOI)
1201 Main Street, Suite 1000
Columbia, SC 29201

3. To whom do I make my check payable?

South Carolina Department of Insurance (SCDOI)

4. What is your fax number?

(803) 737-6100

5. What is the turn-around time for paperwork submitted to the Department?

After the paperwork is received from the Department's Accounting Division, applications can be processed in 3 to 7 business days. The processing time depends on the amount of paperwork received by the Licensing Division.

6. How can I expedite the processing of my application?

To expedite processing time, residents may apply online at www.doi.sc.gov and nonresidents at www.nipr.com.

7. Why can't I bring my money and application to the Department and receive my license on the spot?

There are several steps involved in processing an application. Paperwork with checks attached is sent to the Accounting Division for processing of the check. The Accounting Division enters the check number, name and SSN. An invoice is generated for payment of the applicant. After the invoice is generated, the licensing paperwork is forwarded to the Licensing Division. The Licensing Division must ensure each individual application meets the requirements established by state law. Once the information is verified and approved by our processors, the application is entered into the database. If all required paperwork has been submitted and additional information is not needed, the license is processed. Individuals can check the status of their license on the Department's website. When the license shows active, the license can be printed from the Department's website.

8. How can I obtain a copy of my license?

A copy of the license may be printed from the Department's website at no cost by performing the following steps:

- a. Go to the Department's website at: www.doi.sc.gov;
- b. At the top left corner of the screen, select *SCDOI Online Services*
- c. Select *Print License* under General Public Individual Users
- d. Key in the Social Security Number and Birth Date in the format as shown next to the SS# and DOB boxes and click enter;
- e. In the Drop Down menu, Choose License Type
- f. Click *Print License*;
- g. Copies of Duplicate or Amended license can be obtained any time using steps 1-5 above.

9. How do I change my address?

Resident and nonresident **producers and brokers** can change their address online at www.nipr.com. Click on ADDRESS CHANGE REQUEST.

Adjusters, appraisers and public adjusters who are licensed in their home state can also change their address online at www.nipr.com. Adjusters, appraisers and public adjusters who are not licensed in their home can change their address online by using the Department's online services and creating an account at <https://online.doi.sc.gov/Eng/Members/Individuals/CreateNewAcct.aspx>. Once the account is created the licensee needs to log into the system to update the address. This can be done at <https://online.doi.sc.gov/Eng/Members/Login.aspx>.

Agencies can change their address by using the Department's online services. Each agency is assigned a user id and password when the agency becomes licensed in South Carolina. The user id and password is sent to the agency with the new South Carolina license. Agencies can change their address online at <https://online.doi.sc.gov/Eng/Members/Login.aspx>.

If the licensee is unable to change the address online, the address change must be submitted via US mail and must be signed by the licensee.

The licensing division will not accept email or faxed address change requests. In addition, we will not accept third-party or unsigned address change requests.

10. My user id and password for my online account has expired. How can I have my user id and password reset?

You will need to send an email to the Department's technology area at irmmail@doi.sc.gov and ask that your user id and password be reset. Make sure you include your name and your license number. Someone from the technology area will reset your information and contact you by email. The Department cannot provide you this information by phone.

11. I forgot my user id and password for my online account. How can I have my user id and password reset?

Follow the procedure in number 10.

12. How do I change my last name with the Department?

Licensees can change their last name on SCDOI website at www.doi.sc.gov. Click on "SCDOI Online Services" under "Registered Individual Users" then click on "Update Demographics". If an account has not been created the producer will need to create an account. Or, the licensee may mail a signed letter with a copy of the marriage license or divorcee decree requesting the name change. For nonresidents, when a name change request has been received the licensing staff will verify that the individual's name has been changed in their home state. Verification is done by reviewing the individual's license information on the NAIC State Producer Database (SPLD). For a new license, the

producer must print the license from the website. See number 8 above for instructions on printing a license from the website.

13. How much are the license fees?

Agency	\$40 biennially
Producer/agent	\$25
Producer/agent appointment	\$40 biennially
Adjuster	\$80 biennially*
Appraiser	\$80 biennially*
Public Adjuster	\$80 biennially*
Rental Car Company	\$40 biennially
Surplus lines broker	\$200 biennially

***Nonresident Adjusters, Appraisers and Public Adjusters see note below.**

When the laws of another state require a higher fee the nonresident shall pay an amount equal to the amount of charges imposed by their home state.

14. When do licenses renew?

Adjusters	August 1-31	odd numbered years
Appraisers	October 1-31	odd numbered years
Agency	January 1-31	even numbered years
Producer appointments	September 1-30	even numbered years
Public Adjuster	October 1-31	even numbered years
Rental Car Company	December 1-31	even numbered years
Surplus Lines Broker	May 1-31	even numbered years

15. How do I cancel my South Carolina license?

You must mail an original written request, (including license or social security number) signed and dated, to "Cancel" your license. Only the licensee may cancel their producer license.

The licensing division will not accept third-party or unsigned license cancellation requests.

PRODUCER/AGENT LICENSING QUESTIONS AND ANSWERS

1. How do I request a Letter of Certification?

A Letter of Certification may be requested either by mail with a \$3 fee per letter or on-line at www.doi.sc.gov. "SCDOI Online Services," "Generate Certificate of Authority." There is no fee for the online request.

A self-addressed stamped envelope is required with the written request sent to the Department.

2. How do I request a Letter of Clearance?

A Letter of Clearance may be requested via mail including a \$3 fee per letter payable to South Carolina Insurance Department. The agent/producer must submit a signed statement requesting the license be cancelled and a letter of clearance issued. A self-addressed stamped envelope is required with the request sent by US mail. If the license has already been cancelled, the letter of clearance can be requested online at www.doi.sc.gov "SCDOI Online Services," "Letter of Clearance for Individual." There is no fee for the online request.

3. How do I cancel my producer/agent license?

You must mail an original written request, (including license or social security number) signed and dated, to "Cancel" your license. Only the licensee may cancel their producer license.

4. What are the basic requirements for obtaining a resident producer/agent license in South Carolina?

The individual must complete the licensing application, pass the appropriate state licensing examination (if applicable), obtain a criminal history background report and pay a \$25 licensing fee.

5. What are the basic requirements for obtaining a nonresident producer/agent license in South Carolina?

The individual must be licensed for the same lines of authority in the individual's home state. The nonresident must complete an online licensing application and pay a \$25 fee at www.nipr.com.

6. How do I add a new line of authority to an existing license?

The resident producer shall submit a new application for the requested new line(s) with "Amend" at the top of the completed application; attach proof of passing the state licensing exam and a \$25 license fee. Nonresidents complete an electronic application at www.nipr.com and pay a \$25 license fee.

7. What is needed for a "Change in Name" for a producer/agent?

Producers can change their name on SCDOI website at www.doi.sc.gov. Click on "SCDOI Online Services" under "Registered Individual Users" click on "Update Demographics" if an account is not created the producer will need to create an account. **OR**

The producer must submit a signed letter requesting the name change. For nonresidents, the licensing staff will verify the individual's new name has been changed in their home state. Verification is done by reviewing the individual's license information on the NAIC State Producer Database (SPLD). Resident producers must submit a signed letter with a copy of their marriage license or divorce decree. For a new license copy, the producer must print the license from the website at <https://online.doi.sc.gov/Eng/Public/Common/OnlineServices.aspx>

8. How do I transfer from resident to non-resident in South Carolina?

The producer must apply and become licensed in the new home state. Before applying in the new home state the South Carolina resident license should be canceled. Once the new home state has issued a license, the producer can apply and pay online at www.nipr.com for a nonresident license in South Carolina.

9. How do I transfer from a nonresident license to a resident license in South Carolina?

Cancel the license in the previous home state. After the license is canceled, submit a completed application to South Carolina along with a \$25 license fee. A letter of clearance from the home state is not required if South Carolina can verify on the State Producer Licensing Database (SPLD) that the license has been canceled in the previous home state. To exempt the state licensing examination the producer must submit an application within 90 days of canceling the license in the previous home state. If the license in the previous home state has been canceled for more than 90 days, in accordance with South Carolina law the individual is required to take South Carolina's licensing examination.

10. What is required to obtain a Variable Contract license in South Carolina?

The individual must hold a Life license to obtain a Variable license in South Carolina.

If applying for a resident license, submit a completed application, copy of NASD registration or series 6 or 7 test results and a \$25 license fee. If the individual does not hold a Life license in South Carolina, then Life and Variable must be applied for at the same time.

11. I am currently licensed in South Carolina for Life, Accident and Health insurance and would like to sell Long Term Care insurance. Which line of insurance do I have to apply for to sell this product?

Long term care is included with the accident and health line of authority.

Before selling long term care insurance in South Carolina, the producer must provide proof to the insurer that 8 hours of long term care training has been received. Thereafter, every two years the individual must provide to the insurer documentation that 4 hours of long term care training has been completed. Long term care training is only for producers who sell long term care insurance policies. Resident producers must complete South Carolina's training requirements.

12. I currently hold a nonresident license in South Carolina with Accident and Health authority. I would like to sell Long Term Care insurance in South Carolina. If my home state requires me to complete Long Term Care training am I required to complete additional training in South Carolina?

No. If the home state requires long term care training then the producer is not required to complete additional training in South Carolina.

13. How do I change my address in South Carolina?

Producers can change their address online at <https://www.nipr.com/ACR/SignIn>.

14. How do I register to take the state licensing examination?

Contact Prometric at 800-490-6548 or register to take the exam at Prometric's website at www.prometric.com/southcarolina.

15. May I send a completed application by fax?

No. The application must be completed online or mailed to the Department along with the fee and required documentation.

16. What is the difference between a limited lines license and an unlimited lines license?

Limited lines include surety, title, preneed, credit, crop and travel. Continuing education (CE) is not required for individuals holding a limited lines license. Unlimited lines include property, casualty, personal lines, variable, life, accident and health. Individuals who hold an unlimited lines license must complete CE requirements. Please refer to the CE FAQ's at <http://www.doi.sc.gov/NR/rdonlyres/4D08BCE6-BB7E-4E64-99E6-64366CCBF782/0/CEFAQ112108.pdf> for CE requirements.

17. Are appointments required in South Carolina?

Yes, for producers.

18. Where may I find licensing forms?

Visit the Department's website at www.doi.sc.gov under "Individuals/Agencies" click on "producer".

19. How can I verify my license status?

Verify license status by using "Search SCDOI Database" which is located at the top of the Department's home page. Click on "Search for Individuals" enter **either** the license number **or** the first and last name. Next click on "Search". Once you have found the individual's name, click on the individual's name and this will take you to the "Individual Demographics and License Information" page. On this page you will find the license type, license status and license qualifications. To find appointments for the producer click on "producer". Click on each highlighted word to find more detailed information.

20. Who qualifies for a temporary license?

A temporary license may be issued only under certain circumstances. Please refer to South Carolina Code Ann. §38-43-102 at <http://www.scstatehouse.gov/code/t38c043.docx>.

21. May a producer or agency pay a finders fee or referral fee to an unlicensed individual?

No.

22. How can I cancel my appointment with an insurance company?

Contact the insurance company directly to ask the company to cancel your appointment.

23. Can an insurance company with whom I am appointed cancel my appointment and license with the state?

The insurance company can cancel your appointment(s). However, the company cannot cancel your license.

24. Is there a fee to cancel producer/agent appointments with insurance companies?

The Department does not charge a fee. Only the appointing company can request an appointment cancellation.

25. How can I obtain a copy of a producer file?

Put your request in writing to Steve Dubois at the South Carolina Department of Insurance. A fee is charged for your request. The address is P. O. Box 100105, Columbia, SC 29202.

26. How can I find when my appointments were canceled?

You can find this information by using "Search SCDOI Database" which is located at the top of the Department's home page at www.doi.sc.gov. Click on "Search for Individuals" enter **either** the license number **or** the first and last name. Next click on "Search". Once you have found the individual's name, click on the name and this will take you to the "Individual Demographics and License Information" page. On this page you will find the license type, license status and license qualifications. To find appointments for the producer click on "producer". Click on each highlighted word to find more detailed information.

BUSINESS ENTITY (AGENCY)

27. What is the procedure for obtaining a Business Entity (Agency) license?

The resident entity (agency) must submit the following: (1) Business Entity application, (2) copy of Articles of Incorporation or for an LLC, a certificate of formation if it is for a partnership, a Certificate of Limited Partnership and (3) the appropriate license fee.

28. The non-resident entity must do one of the following

Apply online and pay a \$40 license fee online at www.nipr.com or mail a completed business entity (agency) application with a \$40 license fee. The DOI staff will verify home state licensure on the NAIC's State Producer Database (SPLD).